

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

STEVEN ADAM ZAWADA
JANICE LYNN ZAWADA
Debtor(s)

Case No. 16-27693

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/29/2016.
- 2) The plan was confirmed on 11/03/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/15/2017.
- 6) Number of months from filing to last payment: 15.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$34,800.00.
- 10) Amount of unsecured claims discharged without payment: \$24,174.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$8,211.13
Less amount refunded to debtor	\$318.56

NET RECEIPTS: **\$7,892.57**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,510.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$342.50
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,852.50**

Attorney fees paid and disclosed by debtor: \$490.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Amerassist Ar Solution	Unsecured	1,674.00	NA	NA	0.00	0.00
CAPITAL ONE NA	Unsecured	330.00	458.29	458.29	458.29	0.00
Choice Recovery, Inc	Unsecured	281.00	NA	NA	0.00	0.00
Choice Recovery, Inc	Unsecured	307.00	NA	NA	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	NA	315.59	315.59	315.59	0.00
DSNB MACYS	Unsecured	1,320.00	NA	NA	0.00	0.00
FALLS COLLECTION SERVICE	Unsecured	57.00	56.88	56.88	56.88	0.00
GRANT & WEBER INC	Unsecured	183.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SVC	Unsecured	51.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SVC	Unsecured	150.00	NA	NA	0.00	0.00
LANSON DENTAL PC	Unsecured	549.00	NA	NA	0.00	0.00
LEGACY FAMILY CTR	Unsecured	15,000.00	NA	NA	0.00	0.00
LUTHERAN GENERAL HOSPITAL	Unsecured	413.00	NA	NA	0.00	0.00
MBB	Unsecured	101.00	NA	NA	0.00	0.00
NW ORAL & MAXILLOFACIAL SURGI	Unsecured	2,000.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	320.00	316.91	316.91	316.91	0.00
PRA RECEIVABLES MGMT	Unsecured	379.00	370.82	370.82	370.82	0.00
QUANTUM3 GROUP LLC	Unsecured	1,570.00	1,902.76	1,902.76	1,902.76	0.00
RETINA CONSULTANTS LTD	Unsecured	257.00	NA	NA	0.00	0.00
SYNCB/JC PENNEY DC	Unsecured	1,564.00	NA	NA	0.00	0.00
SYNCB/OLD NAVY	Unsecured	324.00	NA	NA	0.00	0.00
WELLS FARGO HOME MORTGAGE	Unsecured	NA	NA	618.82	618.82	0.00
WELLS FARGO HOME MORTGAGE	Secured	NA	618.82	618.82	0.00	0.00
WELLS FARGO HOME MORTGAGE	Secured	101,645.00	97,568.89	98,187.71	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$98,187.71	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$618.82	\$0.00	\$0.00
TOTAL SECURED:	\$98,806.53	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$4,040.07	\$4,040.07	\$0.00

Disbursements:	
Expenses of Administration	<u>\$3,852.50</u>
Disbursements to Creditors	<u>\$4,040.07</u>
TOTAL DISBURSEMENTS :	<u>\$7,892.57</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/04/2018

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.